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# Tertiary Access Payment

Program Guidelines 2025 - 2027

ADMINISTERED BY SERVICES AUSTRALIA

| Date of effect: | 01.01.2025 to 31.12.2027 |
| --- | --- |
| Commonwealth policy entity: | Department of Education |
| Administering entity | Services Australia |
| Enquiries: | Services Australia TAP enquiries phone line: 132 490 |
| Date guidelines released: | 5 February 2025 |
| Type of grant opportunity: | Demand-driven |
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The document must be attributed as the Tertiary Access Payment Guidelines 2025-2027.

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## 1. Tertiary Access Payment (TAP): program administration process

Through the Australian Universities Accord (the Accord), the Australian Government has committed to achieving 80 per cent tertiary education attainment for the working age population by 2050, supporting the creation of a stronger economy and fairer society.

To meet this target, a significant increase in the number of students attaining tertiary qualifications from underrepresented groups, including those from regional and remote locations, is needed. The Tertiary Access Payment (TAP) will help eligible regional students with the costs of relocating to undertake tertiary study enabling greater participation by this cohort.

The TAP is a program offered by the Department of Education (the department) as part of higher education support for students which is administered by Services Australia.

**You submit an application**

You apply to Services Australia for the TAP

**Services Australia process applications**

Services Australia assesses the applications against eligibility criteria

**Services Australia notify you of the outcome**

You will receive written notification on the outcome of your application

**First instalment of $3,000 (inner and outer regional, and remote students)**

**Second instalment of $2,000 (outer regional and remote students only)**

**Evaluation of the program**

The department is responsible for policy matters related to the program and evaluates the program from time to time. The department may commission an evaluation of the program using information obtained from you, Services Australia, and information collected from other sources.

### 1.1 Introduction

The TAP Guidelines (Guidelines) contain information for the program and may be changed from time-to-time by the department and published on Services Australia’s and the department’s website.

The TAP was first introduced in January 2021 for eligible outer regional, remote and very remote students. Since then, changes have been made to extend the TAP eligibility criteria to include inner regional students and implement differential payment rates (students relocating from outer regional, remote, and very remote locations can access up to $5,000, while students relocating from inner regional areas can access $3,000).

On 13 December 2024, as part of its Mid-Year Economic and Fiscal Outlook, the Australian Government announced changes to extend the TAP eligibility criteria to include first year students aged 22 and under, who have undertaken one or more gap years following Year 12 (or equivalent) from 1 January 2025 onwards. This change in eligibility seeks to increase the availability of assistance for a greater number of regional and remote students to access tertiary education. Eligibility for the program is defined at section 4.

The TAP is a program administered by the department as part of its support for higher education students (it is a formal program under 2.3 Higher Education Support of the department’s Budget Statements). The department is responsible for the program’s policy and funding.

Services Australia administers the program in accordance with these Guidelines. Services Australia is responsible for:

* promoting the payment in collaboration with the department
* assessing whether applicants have met eligibility requirements
* making the final decision to approve or reject an application
* advising applicants of outcomes and their rights to review and appeal
* delivering payments to eligible applicants
* monitoring and reporting up take of the TAP
* reviewing the decision when a review is sought
* raising and recovering TAP debts
* participating in program evaluation.

This document contains important information about applying for the TAP; it is recommended that you read it before submitting an application.

This document sets out:

* the purpose of the opportunity (section 2)
* eligibility criteria (section 4)
* how applications are considered and selected (section 7)
* how the TAP program will be monitored and evaluated (section 10).

## 2. About the program

The purpose of the TAP is to help regional and remote school leavers whose home locations are classified as inner regional, outer regional, remote or very remote defined using the [Australian Statistical Geography Standard - Remoteness Area classification](https://www.abs.gov.au/websitedbs/D3310114.nsf/home/remoteness%2Bstructure). The TAP provides support to assist these students with the costs of relocating and their first year of study.

The TAP is a one-time (see section 9.1), non-indexed, means tested payment to encourage and assist inner regional, outer regional, remote or very remote students, up to 22 years old (inclusive), who need to relocate to access tertiary education in their first year of study.

It is for those students who relocate to study at an education provider at least 90 minutes by public transport from their family home to undertake a qualifying full-time, higher-level tertiary education course (Certificate IV or above[[1]](#footnote-2)).

The program is available to students relocating to study at an education provider which includes: (1) a vocational education and training (VET) provider that offer higher-level tertiary education courses (Certificate IV or above), (2) a non-university higher education provider (NUHEP), or (3) university.

The program is also available to students relocating to study a qualifying full-time, higher-level tertiary education course (Certificate IV or above[[2]](#footnote-3)) at an education provider and who are registered to access a Regional University Study Hub or Suburban University Study Hub.

When combined with existing and ongoing payments already available to regional students, such as Youth Allowance/ABSTUDY and the Relocation Scholarship, it aims to contribute to reducing regional disparity and helping regional students start their tertiary education journey.

### 2.1 The policy context

The TAP supports the Australian Government’s ambition as outlined in the Accord’s Final Report to increase the number of regional and remote students accessing tertiary education.

Changes respond to Recommendation 39 of the Accord Final Report to remove the 12-month eligibility criterion for the TAP. This will assist more regional and remote students by broadening access to include those who do not commence tertiary education within 12 months of completing Year 12.

Students from regional and remote areas are more likely to take gap year/s than those living in metropolitan areas, often using the gap year/s to prepare financially for tertiary study and/or gain work experience.

### 2.2 Objective of the program

The objective of the program is to bridge the gap between metropolitan and regional tertiary education attainment as identified by the Australian Universities Accord Final Report.

The program aims to increase the number of regional and remote students accessing tertiary education.

The program is also expected to contribute to the Government’s Closing the Gap targets, by improving participation rates of Indigenous students from regional and remote areas through providing improved financial support for further study.

## 3. TAP amount and application period

### 3.1 Inner and outer regional, remote, and very remote

If you are a student from outer regional, remote, or very remote areas you can apply for up to $5,000 to relocate to participate in tertiary education in your first year of study. The payment is made in two instalments the first payment being made 42 days (six weeks) after the qualifying tertiary course start date (see section 6.3).

If you are a student from an inner regional area you can apply for $3,000 to relocate to participate in tertiary education in your first year of study. A single instalment is made 42 days (six weeks) after the qualifying tertiary course start date (see section 6.3).

### 3.2 Application period

You can apply for the TAP in the calendar year you commence your first year of study in a qualifying tertiary course until the age of 22 (inclusive). You must apply between the applicable opening and closing dates (see section 6). Applications submitted after the closing date will not be accepted.

For example, a student who completes year 12 in 2024 and commences a qualifying tertiary education course in 2025, can apply for the TAP from 1 January 2025 to 31 December 2025. Likewise, a student who completed year 12 in 2023, taken a gap year and commences a qualifying tertiary education course in 2025, can also apply for the TAP from 1 January 2025 to 31 December 2025.

Where you experience special circumstances (see Glossary) that have affected your ability to apply, you have 14 days after the closing date to contact Services Australia. Your claim submission for the TAP can be lodged up to 13 weeks from the day you contact Services Australia.

### 3.3 Total program funds

The total funding for the TAP program is:

* $29 million in 2024-25
* $30 million in 2025-26
* $30 million in 2026-27.

Please note total program funding are indicative amounts and may change due to indexation or budget measures.

## 4. Eligibility criteria

You must meet all eligibility criteria to be considered for the TAP. You must address each criterion and provide evidence to support your claim as stated in the application form. You are responsible for submitting an accurate and complete application form.

### 4.1 Who is eligible to apply for the TAP?

To be eligible for the TAP you must:

1. be from an inner regional, outer regional, remote, or very remote area as defined by the [Australian Statistical Geography Standard - Remoteness Area classification](https://www.abs.gov.au/websitedbs/D3310114.nsf/home/remoteness%2Bstructure) (see section 9.6 of these Guidelines for further information)
2. have completed Year 12 or an equivalent level of education and commenced your first year of study in a qualifying tertiary course which is a Certificate IV or above qualification, with a minimum course duration of one academic year
3. have relocated to study at an education provider, which includes: (1) a vocational education and training (VET) provider that offer higher-level tertiary education courses (Certificate IV or above), (2) a non-university higher education provider (NUHEP), or (3) university, at least 90 minutes by public transport from their family home, **OR** have relocated to study at an education provider and you are registered and accessing a Regional University Study Hub or Suburban University Study Hub at least 90 minutes by public transport from their family home
4. be enrolled in at least 75 per cent of your course’s normal full-time study load, or an approved concessional study load (see Glossary)
5. be studying face to face, or in dual delivery method, for at least part of the course,
6. show that parent(s) or guardian(s) have a combined income of $250,000 or below in the relevant tax year or be exempt from providing parental income (see section 9.8 of these guidelines for further information); and
7. meet Australian citizenship or residency requirements (see Glossary).

The minimum age for eligibility for the TAP is 16 years, unless you are:

* over the minimum school leaving age for the state or territory in which you reside, or
* under the minimum school leaving age and have a formal exemption from attending school by the state or territory in which you reside, and
* independent according to the criteria for ABSTUDY or Youth Allowance in which case the minimum age is 15 years.

The maximum age is 22 years at the time of commencement of the course, noting you may have taken a break during secondary studies for reasons outside of your control such as medical reasons or emergencies, or have completed Year 12 or equivalent level of education over multiple years.

## 5. What the TAP money can be used for

The TAP is intended to help you with the costs of relocating to access and participate in tertiary education. Eligible students are not restricted as to how the payment can be used.

## 6. How to apply

Before applying to claim the TAP, you should read and understand these Guidelines.

To apply you must:

* complete the online application form through your myGov account ([www.my.gov.au](http://www.my.gov.au)) – you will need to set up a linked service from your myGov account to Centrelink which links you to Centrelink Online Services
* provide supporting documentation when you submit your application. Refer to section 6.2 of these Guidelines, for example proof of parental income
* submit your completed claim by 11:59 pm (AEDT/AEDST) 31 December in the year in which you are eligible to apply for the TAP.

Services Australia will assist you to lodge a claim if you are unable to access your Centrelink Online Services via your online myGov account.

### 6.1 Your responsibility as an applicant

You are responsible for ensuring that your application is complete and accurate. Giving false or misleading information is a serious offence under the Criminal Code Act 1995 and we will investigate any false or misleading information and may exclude your application from further consideration.

If you change course or education provider after being paid the first instalment you will need to tell Services Australia, and your application will be re-assessed to ensure you are still eligible for the second instalment. You must show you continue to meet eligibility criteria.

Prior to 2022, universities were responsible for administering the TAP for university students. If you applied in 2021 with your university, and deemed eligible by the university, you need to contact your university as it is responsible for payment and any review of decisions.

### 6.2 Attachments to the application

The following documentation may need to be provided with your application:

* evidence of parental income (see Section 9.8), and
* proof of residence in an inner regional, outer regional, remote, or very remote area in Australia; and
* evidence of Australian citizenship, permanent residency (if Newly Arrived Resident’s Waiting Period has been served), holding a permanent humanitarian visa or being a New Zealand citizen meeting Australian Residence rules under section 7 of the Social Security Act 1991.

Evidence of relocation may be requested where Services Australia has insufficient information to verify a relocation has occurred through available records.

It is important to remember that you will be required to provide evidence of enrolment on or after the 42 days (six weeks) since the start date of the qualifying tertiary course to be eligible for the TAP.

All documents are required before an application will be accepted. If further documents are requested, you have 14 calendar days to provide. If you do not provide required documentation within 14 days, your claim may be rejected.

### 6.3 Timing of payment(s)/instalments

If you are assessed as eligible for the TAP and are from an outer regional, remote or very remote area:

1. **First instalment $3,000** - to be paid 42 days (six weeks) after the qualifying tertiary course commencement date, after
* your enrolment is confirmed
* the final decision to approve the instalment is made.
1. **Second instalment $2,000** - to be paid following confirmation you continue to be enrolled in full-time equivalent study in the qualifying tertiary course, 42 days (six weeks) after
* 1 August, if commencing study at the start of the year, or
* 1 February of the following year, if commencing the course in the second half of the calendar year, and
* the final decision to approve the second instalment of the TAP is made.

If you are from an inner regional area, the payment schedule is:

1. **Single instalment $3,000** - to be paid 42 days (six weeks) after your qualifying tertiary course commencement date after
* your enrolment is confirmed, and
* the final decision to approve the instalment is made.

Where you submit your application more than 42 days (six weeks) after the qualifying tertiary course commencement date, with confirmation of enrolment, Services Australia will make an assessment within 42 days (six weeks) of submission. If your application is approved, and you lodged your application:

* in the first study period, or second study period and prior to the second assessment date, the first instalment ($3,000) will be paid after the final decision is made. The second instalment ($2,000) will be paid following confirmation that you continue to be enrolled in full-time equivalent study in the qualifying tertiary course, 42 days (six weeks) after
	1. 1 August, if commencing study at the start of the year, or
	2. 1 February of the following year, if commencing the course in the second half of the calendar year, and
	3. the final decision to approve the second payment of the TAP is made.
* after the second assessment date in the second study period, the first and second instalments, combined total of $5,000 (if eligible for both) will be delivered together after the final decision is made.

You can only be deemed eligible for the TAP once (see section 9.1).

If you have been deemed eligible for the TAP and change courses, or education providers, part way through your studies, you may receive the full entitlement where you remain eligible in your new course of study or with the new education provider. Services Australia will re-assess your eligibility as needed.

### 6.4 Questions during your application process

Services Australia can provide further guidance on the application process. Information on contacting Services Australia is located at [Contact us - Services Australia](https://www.servicesaustralia.gov.au/contact-us).

## 7. The application assessment process

Services Australia will assess your application against the eligibility criteria and in accordance with these Guidelines.

You will receive the TAP subject to the availability of funding in the relevant year. Where the department considers funding may not be sufficient to meet student led demand, information will be published on [GrantConnect](https://www.grants.gov.au/) including announcing the program’s closure to new applicants.

### 7.1 How the TAP is paid

Services Australia will make payment directly to your nominated Australian bank account.

You can authorise a person or organisation to receive your payment, into an account maintained by the nominee, by completing a payment nominee agreement with Services Australia.

## 8. Notification of application outcomes

Services Australia will advise you of the outcome of your application in writing.

### 8.1 Review and appeal of eligibility or entitlement decisions

If your application is deemed ineligible, you can ask for an explanation or request a review of the decision by contacting Services Australia. You can visit the [Services Australia website](http://www.servicesaustralia.gov.au/reviews-and-appeals-centrelink-decision) for options to undertake a review.

A review will only be conducted for one of the following reasons:

* you disagree with the decision
* you have been deemed not to meet one or more of the eligibility criteria and you have further evidence to demonstrate your eligibility
* you have been deemed ineligible for the second instalment of the payment based on no longer being enrolled in an approved course of study and you have further evidence to demonstrate your enrolment in an approved course of study.

Where you have further evidence, you must provide this to Services Australia before a review of your claims will be undertaken.

Where you request a review, a Services Australia officer who was not involved in the original decision will undertake the review.

The time limit for requesting a review is 90 days from the date of notification of the decision by Services Australia.

The decision to make a payment is based on mandatory eligibility criteria having been met which applies to each eligible student and as such, the TAP is not subject to independent merits review through the Administrative Review Tribunal. The Administrative Review Council has recognised it is justifiable to exclude merits review in relation to mandatory decisions of this nature (see sections 3.8 to 3.12 of the guidance document [What decisions should be subject to merit review?](https://www.ag.gov.au/legal-system/publications/what-decisions-should-be-subject-merit-review-1999)).

## 9. Other considerations

### 9.1 The Tertiary Access Payment is a one-time payment

You must declare if you have previously applied, been deemed eligible or been paid the TAP.

The TAP is a one-time payment over your lifetime (up to $5,000 for outer regional, remote and very remote students or $3,000 for inner regional students).

### 9.2 Receipt of other support

If you are successful in receiving the TAP, you can receive support or financial assistance from other sources while receiving the TAP.

This may include, but is not limited to, income from employers, assistance from other Government programs and scholarships from education and training providers.

### 9.3 Payments and taxation

Payments provided to full-time students are exempt from income tax as per section 51.10, item 2.1A of the *Income Tax Assessment Act 1997*.

### 9.4 Scholarship payments and social security payments

The TAP is considered an equity or merit-based scholarship. This means it will not be counted as ordinary income when Services Australia is determining whether you are eligible for other income support payments, like Youth Allowance and ABSTUDY. However, Services Australia will consider the TAP as income if you receive scholarships with a combined total of more than $10,094 in 2025, subject to indexation. This may affect other government payments you are claiming.

Please refer to the Services Australia website for income for 2025 onwards at [Income from scholarships for students and apprentices - Youth Allowance for students and Australian Apprentices - Services Australia](https://www.servicesaustralia.gov.au/income-from-scholarships-for-students-and-apprentices?context=43916).

### 9.5 Completion of Year 12 or equivalent level of education

You must have completed Year 12 or an equivalent level of education and commenced your first year of study in a qualifying tertiary course. The definition of an 'equivalent qualification' of a Year 12 (Senior Secondary) Certificate issued by a Senior Secondary Board of Studies may vary, depending on your circumstances.

Year 12 equivalent level of education includes but is not limited to:

* a Certificate III issued by a Registered Training Organisation or higher education provider, or
* a Certificate III or IV General Education for Adults, or
* International Baccalaureate, or other higher education pre-entry course.

### 9.6 ASGS remoteness area classification

To be eligible for the TAP your family home needs to be located in certain areas.

Your family home must be in an inner regional, outer regional, remote, or very remote location which is defined using the [Australian Statistical Geography Standard - Remoteness Area classification](https://www.abs.gov.au/websitedbs/D3310114.nsf/home/remoteness%2Bstructure).

The [Student Regional Area Search](https://www.centrelink.gov.au/custsite_sras/sras/regionalAreaPage.jsf?wec-appid=sras&wec-locale=en#stay) can assist finding out if your family home is in an eligible area.

### 9.7 90-minute travel rule

To be eligible for the payment, you must relocate to study at an education provider, at least 90 minutes by public transport from your family home.

The family home is the current family home address of your parent(s) or guardian(s). If you do not live with your parent(s) or guardian(s) at the time of your application, and you are exempt from the parental income test it is the address you were living in the 6 months before the start of your tertiary course.

The 90-minute travel by public transport requirement includes walking and waiting times between different modes of transport and legs of a journey. Travelling time is taken to be unreasonable if the journey from your family home address to the campus exceeds 90 minutes by public transport. In some cases, this will be obvious, for example, a student moves from Broken Hill, New South Wales, to attend a university in Melbourne. In other cases (particularly for travel around regional towns) it will not. A journey that exceeds 90 minutes travel must occur at least once a week for the rule to apply. Unreasonable travel times depend on foreseeable or regular circumstances rather than concerns about unpredictable situations such as strikes or mechanical transport issues.

Public transport is used as the travel method as it is generally the cheapest and most time-consuming method of travel, particularly in regional areas. You may have access to other forms of transport however, eligibility is based on relocating to study and whether you can get to campus/class in less than 90 minutes using public transport routes.

The 90-minute rule is applied to identify who must relocate to reduce travel time to under 90 minutes, so that you can attend on-campus study and continue to participate.

*Regional University Study Hubs and Suburban University Study Hubs*

University Study Hubs have been established to assist students to access student support and campus-style facilities especially for students who can study online and wish to remain in their home communities. There may be times when a student relocates from their home to access a Study Hub in order to undertake tertiary studies.

A student (1) enrolled at an education provider, and (2) relocating to access and register with a Regional University Study Hub or Suburban University Study Hub at least 90 minutes by public transport from their family home, may be eligible for the TAP. Students accessing a Regional University Study Hub or Suburban University Study Hub must meet all other eligibility criteria.

For example, a student who commences an eligible tertiary course at an institution and moves from Mount Magnet in Western Australia to Geraldton in Western Australia to access the Geraldton Universities Centre (RUSH) may be eligible for the TAP. In this situation, a student must be registered with and accessing the Geraldton Universities Centre (RUSH) and meet all the other eligibility criteria to receive the TAP.

*Evaluation principles of the 90-minute rule*

When assessing your travel time, the following criteria and principles will be considered:

* public transport includes buses, trams, ferries, and trains
* travel time is from leaving home to the beginning of a class/study session and includes walking/cycling time and waiting times between different modes of transport or legs of a journey
* if no public transport is available, this criterion would be met
* transport needs to be affordable and available at reasonable hours of the day. If no affordable options or hours are available, this criterion would be met
* travelling time need only be excessive on one occasion a week due to variations in availability of transport to meet this criterion.

Where Services Australia is unable to determine whether the journey exceeds 90 minutes, it may request a schedule of the journey is provided.

*Exceptions to the 90-minute rule*

Where public transport is deficient, hard to use or inappropriate, allowances will be made for specific circumstances. For example:

* if you have a disability or medical condition and may not be able to use certain forms of public transport
* if you have a disability, medical condition or are pregnant, where travel at peak hour often involves prolonged periods of standing

Exceptions are not limited to these examples and will be evaluated on a case-by-case basis.

### 9.8 Parental income

There is no asset test for the TAP but there is a parental income test. You will need to show your parental income threshold of $250,000 or below to receive this payment.

The parental income test uses combined parental income in the base tax year or where circumstances necessitate that the current tax year be used. The base tax year is the tax year ending in the previous calendar year immediately prior to the year the eligible study commenced. For example: a student commences study in March 2025, the base tax year is the 2023-24 financial year, and the current tax year is 2024-25. Combined parental income includes:

* taxable income
* adjusted employer provided benefits for the relevant tax year
* foreign income
* total net investment losses, plus
* tax free pensions and benefits, plus
* reportable superannuation contributions for the appropriate tax year, less
* maintenance amounts paid out[[3]](#footnote-4).

Parental income is not assessed in certain circumstances where a student cannot reasonably obtain the parental income, for example a student who:

* is unable to live at home due to extreme circumstances
* is an orphan
* has parents who can’t look after them
* has or had a child
* is a refugee
* is in state care
* is caring for someone else’s child
* has been in prison for 6 months or more.

Parental income is not assessed if you are from Aboriginal or Torres Strait Islander backgrounds if you have adult status in your traditional community, or due to other reasons such as having returned to live in an Indigenous community after being adopted or fostered by a non-Indigenous family for more than 2 years.

Services Australia will need to verify income through appropriate evidence such as Tax Notice of Assessment (NOA) issued by the Australian Taxation Office (ATO). If NOA are not available, then other forms of evidence can be used such as payslips, letters from an employer or accountant. Further information is at [Tertiary Access Payment - Parental income limit - Services Australia](https://www.servicesaustralia.gov.au/individuals/services/centrelink/tertiary-access-payment/who-can-get-it/parental-income-limit).

### 9.9 Conditions of Study

You must meet the conditions of study including that you need to undertake a course of study at an eligible education provider.

|  |  |
| --- | --- |
| An education provider is either: | Referred to in these Guidelines as: |
| a registered training organisation (RTO) registered with the Australian Skills Quality Authority[[4]](#footnote-5)  | vocational education and training (VET) provider |
| A registered higher education provider for the purposes of the *Tertiary Education Quality and Standards Agency Act 2011* (*TEQSA Act*)[[5]](#footnote-6) other than a Table A or Table B provider under the *Higher Education Support Act 2003* | non-university higher education (NUHEP) provider |
| a Table A or Table B provider under the *Higher Education Support Act 2003[[6]](#footnote-7)* | university |
| an approved Regional University Study Hub or Suburban University Study Hub as listed at [Regional University Study Hub](https://www.education.gov.au/regional-university-study-hubs/list-regional-university-study-hubs) and [Suburban University Study Hub](https://www.education.gov.au/suburban-university-study-hubs)  | Regional University Study Hub or Suburban University Study Hub |

#### 9.9.1 Regional University Study Hubs and Suburban University Study Hubs

If you have commenced an eligible course at an eligible institution and relocate to access the facilities of a Regional University Study Hub or Suburban University Study Hub, you can apply for a payment if you have relocated more than 90 minutes by public transport to live near and study at the Regional University Study Hub or Suburban University Study Hub.

You are required to meet all the TAP eligibility requirements outlined in these Guidelines including that you will need to be studying in person at the Regional University Study Hub or Suburban University Study Hub.

#### 9.9.2 Accredited courses

The course of study must be accredited, and the Eligible Provider must be accredited to deliver the course[[7]](#footnote-8).

#### 9.9.3 Qualifying tertiary course

The course of study you are enrolled at must lead to a qualification classified at one of the following Australian Qualifications Framework levels:

* Level 4 Certificate IV
* Level 5 Diploma
* Level 6 Advanced Diploma or Associate Degree
* Level 7 Bachelor Degree
* Level 8 Bachelor Honours Degree, Graduate Certificate or Graduate Diploma

Eligibility for the TAP is restricted to those who are studying Certificate IV or above. The TAP is aimed at students up to 22 years old (inclusive) in their first year of study that need to relocate to access eligible tertiary education.

The following courses will not be eligible for the TAP:

* Level 4 Certificate IV or Level 5 Diploma courses being studied for the purpose of the Applicant gaining a Year 12 equivalent level of education
* Certificate IV or Diploma course that is considered a secondary course by the Student Assistance Determination 2019
* Bridging or enabling courses
* Study as part of an Australian Apprenticeship.

#### 9.9.4 Commencement Periods

You must have completed year 12 or equivalent and be up to 22 years of age at the time of commencing your eligible tertiary course. This can include qualifying tertiary course prerequisite activities needed for enrolment, such as employment or intern requirements. Bridging and enabling courses are not included as prerequisites.

Services Australia will need to verify commencement through appropriate evidence for example, a notice from your education provider or Commonwealth Assistance Notice.

There may be special circumstances preventing you from commencing studies, such as natural disasters, illness, or severe personal disruption. Examples are listed in the Glossary.

#### 9.9.5 Mode of study

You are eligible for payments if you are studying entirely on campus or in a part-on campus (including at a Regional University Study Hub or Suburban University Study Hub) part-online (dual delivery) course that requires you to relocate to study.

If you are undertaking dual delivery study, you are eligible for the TAP if you relocate to study on campus and:

* are enrolled in at least 75 per cent of a full-time study load
* the face-to-face element is mandatory
* the course duration is at least one academic year
* you meet the program eligibility requirements.

Part of the course may be undertaken outside Australia if that is a course requirement. This will not affect your eligibility for the TAP. You will need to confirm the overseas study is part of the Australian course. However, overseas education providers are not part of the TAP program and if you are moving to study at an overseas provider, you will not receive the TAP.

#### 9.9.6 Study load

To be eligible, you need to be undertaking a minimum 75 per cent full-time study load over a 12-month period. A full-time study load is as defined by the tertiary education provider’s course of study.

You may remain eligible if your study load falls under 75 per cent and remain enrolled in an approved concessional study load (see Glossary), should you be unable to take a full-time study load for circumstances out of your control. For example, medical condition, a course or semester requirement changes and you did not have a choice. You will be required to provide evidence of why your course load is under 75 per cent.

## 10. How the TAP is monitored and evaluated

The department will review the TAP program on an ongoing basis to understand the effectiveness of the program. Applicants may be contacted to participate in the review process.

Ongoing monitoring and review of the TAP program will use information obtained from you, Services Australia, and information collected from other third-party sources.

A formal evaluation of the TAP program is planned for 2025.

## 11. Probity

The Australian Government will make sure the assessment process is fair, according to the published Guidelines, incorporates appropriate safeguards against fraud, unlawful activities and other inappropriate conduct and is consistent with the Commonwealth Grants Rules and Guidelines.

These Guidelines may be changed from time-to-time by the department. When this happens, the revised Guidelines will be published on Services Australia and the department’s website.

### 11.1 Complaints and feedback

In the first instance you must direct any complaints, suggestions or compliments to Services Australia (see section 6.4).

If you do not agree with the way Services Australia has handled your complaint, you may take the matter further to the Commonwealth Ombudsman. The Ombudsman will not usually investigate a complaint unless the matter has first been raised directly with the responsible department (Services Australia).

The Commonwealth Ombudsman can be contacted on:

* Phone (Toll free): 1300 362 072
* Email: ombudsman@ombudsman.gov.au
* Website: [www.ombudsman.gov.au](http://www.ombudsman.gov.au)

Non-English-speaking persons can call Translating and Interpreter Service (TIS) on 131 450.

People who are deaf, or have a hearing impairment or speech impairment, can contact the Ombudsman through the [National Relay Service](https://nrschat.nrscall.gov.au/nrs/internetrelay):

* TTY users’ phone 133 677 then ask for 1300 362 072
* Speak and Listen users’ phone 1300 555 727 then ask for 1300 362 072
* Internet Relay users connect to the National Relay Service at <https://nrschat.nrscall.gov.au/nrs/internetrelay> then ask for 1300 362 072

### 11.2 Conflicts of interest

Any conflicts of interest could affect the performance of the program. There may be [a conflict of interest](https://www.apsc.gov.au/working-aps/integrity), or perceived conflict of interest, if Services Australia’s or the department’s staff and/or an Applicant:

* have a professional, commercial, or personal relationship with a party who can influence the application selection process
* have a relationship with, or interest in, an organisation from which they will receive personal gain because the organisation receives funding under the program.

If you identify there is an existing or perceived conflict of interest, or that a conflict of interest might arise in relation to your application, you must inform Services Australia immediately by calling 132 490.

Australian Government staff

Conflicts of interest for Australian Government staff will be handled as set out in the [*Australian Public Service Code of Conduct (Section 13 (7))*](https://www.apsc.gov.au/resources/circulars-guidance-and-advice/handling-misconduct-human-resource-managers-guide/appendix-2-elements-aps-code-conduct#:~:text=13(7)%20An%20APS%20employee,with%20the%20employee's%20APS%20employment) of the [*Public Service Act 1999*](https://www.legislation.gov.au/Details/C2013C00310)*.* All relevant officials including the decision maker must also declare any conflicts of interest.

Australian Government conflict of interest policy is published on the [Australian Public Service Commission website](https://www.apsc.gov.au/working-aps/integrity).

### 11.3 Privacy

Your personal information is treated according to the *Privacy Act 1988* and the Australian Privacy Principles that prescribe the rules for handling personal information. This includes letting you know:

* what personal information will be collected
* why personal information is collected
* who we give your personal information to.

Your personal information can only be disclosed to someone for the primary purpose for which it was collected unless an exemption applies.

Your personal information will be used and disclosed by Services Australia for the purposes of administering the Program. Disclosure includes disclosure to the Department and other Commonwealth entities. In disclosing information to the Department, the Department may publish aggregate data about the TAP recipients online, your identifying information will not be disclosed as stipulated in the *Privacy Act 1988.*

The Australian Government may also use and disclose information about applicants and recipients under this opportunity in any other Australian Government business or function. This includes disclosing information on [GrantConnect](https://www.grants.gov.au/) as required for reporting purposes and giving information to the Australian Taxation Office for compliance purposes. In disclosing information on [GrantConnect](https://www.grants.gov.au/), your identifying information will not be disclosed as stipulated in the Privacy Act 1988.

We may share the information you give us with other Commonwealth entities for purposes including government administration, research, or service delivery, according to Australian laws.

### 11.4 Freedom of information

All documents in the possession of the Australian Government, including those about the Program, are subject to the [*Freedom of Information Act 1982*](https://www.legislation.gov.au/Series/C2004A02562) (FOI Act).

The purpose of the FOI Act is to give members of the public rights of access to information held by the Australian Government and its entities. Under the FOI Act, members of the public can seek access to documents held by the Australian Government. This right of access is limited only by the exceptions and exemptions necessary to protect essential public interests and private and business affairs of persons to whom the information relates.

All Freedom of Information requests must be referred to the Freedom of Information Coordinator in writing by email to FOI@education.gov.au.

More information is available at [making a Freedom of Information request](https://www.education.gov.au/about-department/corporate-reporting/freedom-information-foi/foi-disclosure-log/how-make-freedom-information-foi-request).

## 12. Administrative Framework

This section provides information on the administrative framework for the TAP.

### 12.1 Legislative framework

Payments to students under the program are authorised by item 460 of Part 4 of Schedule 1AB of the Financial Framework (Supplementary Powers) Regulations 1997*.*

The TAP Program Guidelines were agreed to by the Minister for Education, The Hon Jason Clare MP.

### 12.2 Further information on the TAP policy

If you or a third party would like further information or have concerns about policy relating to the TAP, please write to the Department of Education to raise these concerns by email to tertiaryaccesspayment@education.gov.au.

### 12.3 Financial controls

Payment procedures and practices for the TAP benefits, unless otherwise specified, are to be carried out in accordance with the[*Public Governance, Performance and Accountability Act 2013*](https://www.legislation.gov.au/Series/C2013A00123).

### 12.4 Overpayments and recovery

An Applicant who was approved for the TAP may incur a TAP debt to the government if it is determined by Services Australia they received a payment:

* in error, and/or
* to which they were not entitled, or received fraudulently

You are obligated to notify Services Australia of any information that could affect your entitlement to payment in a timely manner.

If you disagree with the debt decision, you can ask for a review by contacting Services Australia within 90 days of the date of notification.

## 13. Glossary

| **Term** | **Definition** |
| --- | --- |
| academic year | The year in which the course commences**Note**: the definition of this term is specific to the TAP Guidelines. |
| Australian Qualifications Framework  | The [national policy](https://www.aqf.edu.au/) for regulated qualifications in the Australian education and training system. It incorporates the quality assured qualifications from each education and training sector into a single comprehensive national qualifications framework. |
| Australian Statistical Geography Standard (ASGS) | The [Australian Bureau of Statistics’ geographical framework](https://www.abs.gov.au/statistics/standards/australian-statistical-geography-standard-asgs-edition-3/jul2021-jun2026). Its Remoteness Structure classifies Australia into major cities, regional or remote areas based on the area’s relative remoteness from services (e.g., health, education, or retail). |
| [Australian residency requirements](https://www.servicesaustralia.gov.au/residence-descriptions)  | * be a permanent Australian resident, or hold a permanent humanitarian visa, or be a New Zealand citizen who meets Australian Residence rules under section 7 of the *Social Security Act 1991*, and
* be in Australia at the time the claim for payment is lodged, and
* remain an Australian resident throughout the period of payment, and
* satisfy a 2 year (104 week) or 4 year (208 week) [Newly Arrived Resident's Waiting Period (NARWP)](https://www.servicesaustralia.gov.au/newly-arrived-residents-waiting-period)

**Note**: there are exceptions to these requirements.  |
| commencement date | The expected start date for the activity that is the date the approved course starts. |
| concessional study load | A concessional study load is a reduced study load requirement of at least 66 per cent of the normal full-time study load for a specific reason. These reasons include:* a medical condition that prevents a student undertaking a full-time study load
* subject cancelled or over-enrolled
* a specific direction in writing from the academic registrar or equivalent officer, for academic or vocational reasons, regardless of whether the reason is given with the recommendation or not. This reason may only be applied for the maximum of half an academic year.
 |
| [Commonwealth Grants Rules and Principles](https://www.finance.gov.au/government/commonwealth-grants)  | Establish the overarching Commonwealth grants policy framework and articulate the expectations for all non-corporate Commonwealth entities in relation to grants administration. Under this overarching framework, non-corporate Commonwealth entities undertake grants administration based on the mandatory requirements and key principles of grants administration.  |
| family home | Your family home is the home address you reside with your parent or guardian.If you are exempt from providing your parental income, it is the address where you were living 6 months before the start of your course. |
| full-time study | As defined by the Eligible Provider of the Eligible Course of Study. |
| activity/activities | Refers to the project /tasks /services that the recipient is required to undertake. |
| higher education provider | A provider registered by the TEQSA to offer an accredited higher education course. |
| independent | Services Australia assessment as independent according to the criteria for ABSTUDY or Youth Allowance |
| NUHEP | Non-university higher education provider |
| payment  | Tertiary Access Payments provided to successful Applicants |
| personal Information  | Has the same meaning as in the *Privacy Act 1988* |
| qualification | Refers to the *Australian Qualifications Framework* types of qualification |
| Registered Training Organisation (RTO) | Has the same meaning as in the *National Vocational Education and Training Regulator Act 2011* |
| Services Australia | The Government agency responsible for administering the TAP in relation to university, VET and NUHEP students |
| special circumstances | You may experience special circumstances beyond your control which include, but are not limited to:* a major disruption event to a person’s home
* an illness or other medical condition
* family trauma
* a natural disaster
* caring responsibilities
* serving on a jury
* undertaking a community service order
* any other exceptional circumstances that interfere with your ability to apply for the TAP or complete a course of education or study

Services Australia will assess your eligibility based on your individual circumstances.  |
| tertiary education | Any qualification on the AQF for which a payment is available, i.e., Certificate IV and above |
| the department | Department of Education, the entity responsible for the TAP policy |
| university | Table A or Table B provider under HESA 2003 |
| VET | vocational education and training. |
| Year 12 equivalent level of education | As defined by Qualification for Youth Allowance Social Security Guide 3.2.3.10  |

1. The Australian Qualifications Framework <[Accreditation and certification of qualifications | AQF](https://www.aqf.edu.au/help-qualifications/accreditation-and-certification-qualifications)> [↑](#footnote-ref-2)
2. The Australian Qualifications Framework <[Accreditation and certification of qualifications | AQF](https://www.aqf.edu.au/help-qualifications/accreditation-and-certification-qualifications)> [↑](#footnote-ref-3)
3. For more information see: <https://guides.dss.gov.au/guide-social-security-law/4/2/8/10> [↑](#footnote-ref-4)
4. Applicants can confirm their RTO is registered at https://[training.gov.au](http://training.gov.au/Home/Tga). [↑](#footnote-ref-5)
5. Applicants can confirm their non-university higher education provider is registered at TEQSA’s [National Register](https://www.teqsa.gov.au/national-register/about-national-register). [↑](#footnote-ref-6)
6. Refer to Division 16 of the *Higher Education Support Act 2003*. [↑](#footnote-ref-7)
7. Applicants can view the accredited courses their provider is approved for by searching for its registration page on training.gov.au or the TEQSA website. Higher education institutions will be accredited to deliver certain courses or have self-accrediting status. [↑](#footnote-ref-8)